

**Information to identify the case:**

Debtor 1	<u>Janet Linn Ammons</u>	Social Security number or ITIN	xxx-xx-7517
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24569-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Linn Ammons

2/6/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Janet Linn Ammons  
Debtor

Case No. 18-24569-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 06, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:**

Recip ID	Recipient Name and Address
db	+ Janet Linn Ammons, 172 North Avenue, Washington, PA 15301-3558
cr	+ Borough of East Washington, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14999723	+ Borough of East Washington, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14954988	+ Commonwealth Fin / Wash Hospital, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14954989	+ Keybank/usb Cc, Attn: Bankruptcy Department, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14954995	+ Portfolio Recovery / Synchrony, Po Box 41021, Norfolk, VA 23541-1021
14954997	+ Security Check / Tempoe, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
14989288	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: ATLASACQU	Feb 07 2024 05:07:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:25:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14972222	EDI: ATLASACQU	Feb 07 2024 05:07:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14954987	^ MEBN	Feb 07 2024 00:12:30	CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14970669	Email/PDF: CreditorBK@Resurgent.com	Feb 07 2024 01:17:21	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14963478	EDI: JEFFERSONCAP.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 06, 2024

Form ID: 3180W

Total Noticed: 32

		Feb 07 2024 05:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14968686	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 07 2024 00:26:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14975613	Email/Text: ktramble@lendmarkfinancial.com	Feb 07 2024 00:24:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
14970748	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954991	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:56	LVNV Funding/Resurgent / Credit One, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14954990	^ MEBN	Feb 07 2024 00:11:45	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14954992	+ Email/PDF: CreditorBK@Resurgent.com	Feb 07 2024 00:21:51	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14954993	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 00:26:00	Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710
14954994	+ Email/Text: courts@scott-pc.com	Feb 07 2024 00:27:00	Midland Funding, LLC, c/o Scott & Associates PC, P.O. Box 75011-5220
14985925	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14955951	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970747	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:38:18	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954996	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 07 2024 00:26:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
14968067	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 07 2024 00:26:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15423883	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:25:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14954998	^ MEBN	Feb 07 2024 00:10:24	Trident Asset Management / Verizon, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14954999	+ EDI: WFFC2	Feb 07 2024 05:07:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972623	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 06, 2024

Form ID: 3180W

Total Noticed: 32

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Janet Linn Ammons ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of East Washington jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Janet Linn Ammons lowdenscott@gmail.com

TOTAL: 8